

UNITED STATES PATENT AND TRADEMARK OFFICE
CERTIFICATE OF CORRECTION

PATENT NO. : 7,095,854 B1
APPLICATION NO. : 09/678252
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INVENTOR(S) : Karl L. Ginter et al.

Page 1 of 1

It is certified that error appears in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

Column 321, line 6, "audit- related" should read --audit-related--.

Column 321, line 30, "payment information." should read
--identification information.--

Column 322, line 4, "audit- related" should read --audit-related--.

Column 322, line 11, "or bf a user" should read --or of a user--.

Column 322, line 22, "digitally- encoded" should read
--digitally-encoded--.

Column 322, line 30, "audit- related" should read --audit-related--.

Column 322, line 32, "claim 26, including" should read
--claim 26, further including--.

Signed and Sealed this

Second Day of January, 2007

A handwritten signature in black ink, appearing to read "Jon W. Dudas". The signature is stylized with a large, looped initial "J" and a cursive "Dudas".

JON W. DUDAS
Director of the United States Patent and Trademark Office